

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: MACKO, KENNETH R
MACKO, JODI

§ Case No. 09-37448

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

RICHARD M. FOGEL, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$277,900.00</u>	Assets Exempt: <u>\$42,850.00</u>
Total Distribution to Claimants: <u>\$11,901.63</u>	Claims Discharged Without Payment: <u>\$96,903.60</u>
Total Expenses of Administration: <u>\$2,155.52</u>	

3) Total gross receipts of \$ 15,057.15 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 1,000.00 (see **Exhibit 2**), yielded net receipts of \$14,057.15 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$253,653.95	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	2,155.72	2,155.52	2,155.52
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	101,619.98	52,583.25	52,583.25	11,901.63
TOTAL DISBURSEMENTS	\$355,273.93	\$54,738.97	\$54,738.77	\$14,057.15

4) This case was originally filed under Chapter 7 on October 07, 2009.
The case was pending for 10 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/05/2010 By: /s/RICHARD M. FOGEL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Inheritance	1129-000	15,053.81
Interest Income	1270-000	3.34
TOTAL GROSS RECEIPTS		\$15,057.15

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Jodi Macko	735-5/12-1001 (b) exemption	8100-002	1,000.00
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$1,000.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Volkswagen Credit	4110-000	7,410.57	N/A	N/A	0.00
Village Centre LLC	4110-000	0.00	N/A	N/A	0.00
Wells Fargo	4110-000	0.00	N/A	N/A	0.00
Wells Fargo	4110-000	244,263.38	N/A	N/A	0.00
Village Centre LLC	4110-000	1,980.00	N/A	N/A	0.00
Village Centre LLC	4110-000	0.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS		\$253,653.95	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
RICHARD M. FOGEL	2100-000	N/A	2,155.72	2,155.52	2,155.52
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	2,155.72	2,155.52	2,155.52

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Chase Bank USA, N.A.	7100-000	unknown	6,461.90	6,461.90	1,462.58
Chase Bank USA, N.A.	7100-000	4,185.30	4,304.02	4,304.02	974.17
American Express Centurion Bank	7100-000	11,805.91	11,650.60	11,650.60	2,636.98
PYOD LLC, as assignee of Citibank	7100-000	782.69	985.71	985.71	223.10

CAPITAL ONE BANK (USA), N.A., by American Infosource,	7100-000	4,540.97	4,548.63	4,548.63	1,029.53
Fia Card Services, NA/Bank of America	7100-000	6,408.23	7,021.80	7,021.80	1,589.31
Fia Card Services, NA/Bank of America	7100-000	8,959.78	9,381.02	9,381.02	2,123.29
Sallie Mae	7100-000	8,715.12	8,229.57	8,229.57	1,862.67
Care Credit	7100-000	9,680.63	N/A	N/A	0.00
GE Money Bank	7100-000	2,187.31	N/A	N/A	0.00
GE Money LOC	7100-000	13,572.98	N/A	N/A	0.00
HSBC	7100-000	8,145.07	N/A	N/A	0.00
Wells Fargo	7100-000	5,544.37	N/A	N/A	0.00
Chase	7100-000	3,625.62	N/A	N/A	0.00
Capital One	7100-000	13,466.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		101,619.98	52,583.25	52,583.25	11,901.63

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-37448

Trustee: (330720) RICHARD M. FOGEL

Case Name: MACKO, KENNETH R
MACKO, JODI

Filed (f) or Converted (c): 10/07/09 (f)

§341(a) Meeting Date: 11/19/09

Period Ending: 08/05/10

Claims Bar Date: 03/11/10

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Real Property (See Footnote)	250,000.00	0.00	DA	0.00	FA
2	Cash on Hand	50.00	0.00	DA	0.00	FA
3	Bank accounts	3,000.00	0.00	DA	0.00	FA
4	Bank accounts	1,500.00	0.00	DA	0.00	FA
5	Household Goods and Furnishings	5,650.00	1,000.00	DA	0.00	FA
6	Books and art objects	400.00	0.00	DA	0.00	0.00
7	Wearing apparel	2,000.00	0.00	DA	0.00	FA
8	Furs and Jewelry	500.00	0.00	DA	0.00	FA
9	Firearms and Hobby Equipment	1,000.00	0.00	DA	0.00	0.00
10	Automobiles and other vehicles	3,500.00	600.00	DA	0.00	FA
11	Automobiles and other vehicles	10,300.00	100.00	DA	0.00	FA
12	Inheritance	12,000.00	11,000.00		15,053.81	FA
13	Cause of action	Unknown	0.00	DA	0.00	0.00
Int	INTEREST (u)	Unknown	N/A		3.34	FA
14	Assets Totals (Excluding unknown values)	\$289,900.00	\$12,700.00		\$15,057.15	\$0.00

RE PROP# 1 Stay modified 11-25-09

Major Activities Affecting Case Closing:

Monitoring disbursement of post-petition inheritance

Initial Projected Date Of Final Report (TFR): June 30, 2010

Current Projected Date Of Final Report (TFR): June 3, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-37448

Case Name: MACKO, KENNETH R
MACKO, JODI

Taxpayer ID #: **-***2977

Period Ending: 08/05/10

Trustee: RICHARD M. FOGEL (330720)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****50-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
02/25/10	{12}	DEVON BANK	Jodi Macko's inheritance	1129-000	15,053.81		15,053.81
03/01/10		To Account #*****5066	Account Transfer	9999-000		1,000.00	14,053.81
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.59		14,054.40
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.09		14,054.49
04/06/10		Wire out to BNYM account 9200*****5065	Wire out to BNYM account 9200*****5065	9999-000	-14,054.49		0.00

ACCOUNT TOTALS	1,000.00	1,000.00	\$0.00
Less: Bank Transfers	-14,054.49	1,000.00	
Subtotal	15,054.49	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$15,054.49	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-37448

Case Name: MACKO, KENNETH R
MACKO, JODI

Taxpayer ID #: **-***2977

Period Ending: 08/05/10

Trustee: RICHARD M. FOGEL (330720)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: ***-*****50-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/01/10		From Account #*****5065	Account Transfer	9999-000	1,000.00		1,000.00
03/02/10	101	Jodi Macko	735-5/12-1001(b) exemption	8100-002		1,000.00	0.00

ACCOUNT TOTALS	1,000.00	1,000.00	\$0.00
Less: Bank Transfers	1,000.00	0.00	
Subtotal	0.00	1,000.00	
Less: Payments to Debtors		1,000.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-37448

Case Name: MACKO, KENNETH R
MACKO, JODI

Taxpayer ID #: **-***2977

Period Ending: 08/05/10

Trustee: RICHARD M. FOGEL (330720)

Bank Name: The Bank of New York Mellon

Account: 9200-*****50-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****5065	Wire in from JPMorgan Chase Bank, N.A. account *****5065	9999-000	14,054.49		14,054.49
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.67		14,055.16
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.83		14,055.99
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.81		14,056.80
07/14/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.35		14,057.15
07/14/10		To Account #9200*****5066	Close account and transfer for final distributions	9999-000		14,057.15	0.00

ACCOUNT TOTALS	14,057.15	14,057.15	\$0.00
Less: Bank Transfers	14,054.49	14,057.15	
Subtotal	2.66	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$2.66	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-37448

Case Name: MACKO, KENNETH R
MACKO, JODI

Taxpayer ID #: **-***2977

Period Ending: 08/05/10

Trustee: RICHARD M. FOGEL (330720)

Bank Name: The Bank of New York Mellon

Account: 9200-*****50-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/14/10		From Account #9200*****5065	Close account and transfer for final distributions	9999-000	14,057.15		14,057.15
07/15/10	10102	RICHARD M. FOGEL	Trustee Compensation	2100-000		2,155.52	11,901.63
07/15/10	10103	Chase Bank USA, N.A.	22.63% dividend on claim # 1 Ref: 9328	7100-000		1,462.58	10,439.05
07/15/10	10104	Chase Bank USA, N.A.	22.63% dividend on claim # 2, Ref: 9328	7100-000		974.17	9,464.88
07/15/10	10105	American Express Centurion Bank	22.63% dividend on claim # 3, Ref: 1002	7100-000		2,636.98	6,827.90
07/15/10	10106	PYOD LLC, as assignee of Citibank	22.63% dividend on claim #4, Ref: 1715	7100-000		223.10	6,604.80
07/15/10	10107	CAPITAL ONE BANK (USA), N.A., by American Infosource,	22.63% dividend on claim #5, Ref: 6951	7100-000		1,029.53	5,575.27
07/15/10	10108	FIA Card Services, NA/Bank of America	22.63% dividend on claim # 6, Ref: 7802	7100-000		1,589.31	3,985.96
07/15/10	10109	FIA Card Services, NA/Bank of America	22.63% dividend on claim # 7, Ref: 0122	7100-000		2,123.29	1,862.67
07/15/10	10110	Sallie Mae	22.63% dividend on claim #8, Ref: 3901	7100-000		1,862.67	0.00

ACCOUNT TOTALS	14,057.15	14,057.15	\$0.00
Less: Bank Transfers	14,057.15	0.00	
Subtotal	0.00	14,057.15	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$14,057.15	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****50-65	15,054.49	0.00	0.00
Checking # ***-*****50-66	0.00	0.00	0.00
MMA # 9200-*****50-65	2.66	0.00	0.00
Checking # 9200-*****50-66	0.00	14,057.15	0.00
	\$15,057.15	\$14,057.15	\$0.00